

You can have your loan in as little as 25 business days.

In order to apply for a loan at the workshop, please bring the following with you:

- Copy of the front of your driver's license
- If not a U.S. citizen, copy of front and back of Green Card
- Your federal tax ID number if a corporation, limited liability corporation or partnership; or
- Social Security number if you are a proprietorship/self-employed
- Must have a business checking account – bring a check with you
- Copy of your credit report (www.annualcreditreport.com or 877-322-8228)

TO REGISTER

go to www.icfainc.org or call
Susan Carlson – Toll-Free:
877-543-5748 or email
icfainc@verizon.net

You Must Register to Attend!!

5/12/2006

WORKSHOP DATES

You Must Register to Attend!!

Date & Time	Host & Location
March 30, 2006 9:00 am – 2:00 pm	South Carolina Employment Security Commission C. Lem Harper Building 631 Hampton St. Columbia, SC
June 29, 2006 9:00 am – 2:00 pm	
September 28, 2006 9:00 am – 2:00 pm	
November 9, 2006 9:00 am – 2:00 pm	
March 31, 2006 9:00 am – 12 Noon	Spartanburg Area Chamber of Commerce Spartanburg Technical College 800 Brisack Road Spartanburg, SC
September 29, 2006 9:00 am – 12 Noon	
November 10, 2006 9:00 am – 12 Noon	
May 6, 2006 – 10:00 AM– 1:00 PM	BISNET 1539 Horseshoe Drive, Columbia, SC

You Must Register to Attend!!

COMMUNITY EXPRESS LOAN PROGRAM



www.icfainc.org
877-543-5748
icfainc@verizon.net

APPLY FOR A LOAN AT THE SEMINAR!!!!

Need to finance your business?
Need operating funds?
Need to start your business?

An Innovative Bank Community Express
Loan in Participation with the U.S. Small
Business Administration May Be Your
Answer!!

***Financing available for \$5,000, \$15,000
and \$25,000. Apply for a loan from
Innovative Bank at the seminar!!***

Features:

One page application
No collateral required
No tax returns required
No personal/business financials required
No business plan

Can Be Used For:

Purchase of Equipment/machinery
Working capital
Expansions
Purchase of Inventory
Developing International Markets
Plus more.....

TERMS

7 Year Term – No Prepayment Penalty

Interest Rate = Prime + 4.75% (Ask how
it can be lower)

**NO COLLATERAL, NO BUSINESS
PLAN, NO FINANCIALS NEEDED!**

HOW TO QUALIFY

Business must be either:

- Owned 51% by minority, women or veteran or
- Located in Low to Moderate Income Area

Loan decision not based entirely on
credit. Bank looks at the following:

- Length of home ownership or rental home (Shows stability - no collateral needed)
- Business/Industry Type
- Personal Credit History – (**ALL existing credit obligations MUST BE CURRENT**)
- Length of time in business
- Average monthly sales or estimated monthly sales

DISQUALIFIERS

You are ***disqualified***, if you answer
YES to any of the following:

- Unpaid federal and state tax liens
- Unpaid judgments
- Business earns 30% or more of its revenue from gambling/gaming
- Non-profit organization
- Multi-level marketing (i.e. Mary Kay, Herbal Life, etc.)
- Speculative real estate (Buying homes, fixing them up and reselling them)
- Adult-oriented businesses (Clubs, websites, bookstores)
- Assisted living based from home
- Delinquent student loans
- ***ALL PERSONAL DEBT MUST BE CURRENT***

FEES

\$475 Packaging Fee – **ONLY IF
LOAN IS FUNDED**

SBA Loan Guaranty Fee – 2% of the
guaranteed portion of the loan will be
deducted from the loan proceeds.
(\$170 - \$425)

\$20 NON-Refundable fee for overnight
and copy costs.